

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jay M. Rames
Debtor(s)

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Case No. 23-70297-JAD
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *The 18th of April, 2025*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller
United States Bankruptcy Judge

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Jay M. Rames
Debtor

Case No. 23-70297-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Apr 18, 2025

Form ID: 309

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:

Recip ID	Recipient Name and Address
db	+ Jay M. Rames, 727 Orchard Drive, Duncansville, PA 16635-7440
15636784	+ D&D Moving and Storage Inc., 7881 Root Road, North Ridgeville, OH 44039-4013

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15633267	Email/Text: bankruptcy@bhg-inc.com	Apr 19 2025 00:35:00	BHG Financial, 201 East Las Olas Boulevard, Suite 1110, Fort Lauderdale, FL 33301
15640450	Email/Text: bankruptcy@bhg-inc.com	Apr 19 2025 00:35:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
15633269	+ EDI: CRFRSTNA.COM	Apr 19 2025 04:26:00	CFNA/Credit First Natl Association, Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315
15640732	EDI: CRFRSTNA.COM	Apr 19 2025 04:26:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15633268	+ EDI: CAPITALONE.COM	Apr 19 2025 04:26:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15651631	EDI: CAPITALONE.COM	Apr 19 2025 04:26:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15633270	+ EDI: WFNNB.COM	Apr 19 2025 04:26:00	Comenity Capital/goodsa, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15633271	+ EDI: CITICORP	Apr 19 2025 04:26:00	Costco Citi Card, Attn: Bankruptcy, P.O. Box 6500, Sioux Falls, SD 57117-6500
15633272	+ Email/Text: servicingmailhub@flagstar.com	Apr 19 2025 00:36:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15645915	+ Email/Text: servicingmailhub@flagstar.com	Apr 19 2025 00:36:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
15633273	EDI: IRS.COM	Apr 19 2025 04:26:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
15653803	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2025 00:50:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15653535	EDI: Q3G.COM	Apr 19 2025 04:26:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15633275	+ EDI: USAA.COM	Apr 19 2025 04:26:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd., San Antonio, TX 78288-0002

District/off: 0315-7

User: auto

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15633274	+ EDI: LCIUPSTART	Apr 19 2025 04:26:00	Upstart, Upstart Operations/ Attn:Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503
15636156	^ MEBN	Apr 19 2025 00:35:36	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15633276	+ EDI: VERIZONCOMB.COM	Apr 19 2025 04:26:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, N.A.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Jay M. Rames ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4